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Aptus Value Housing Finance India Limited

Investor Presentation | Q1 FY27

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Snapshot: Q1 FY27

	YoY	QoQ

Business	Distribution	Asset Quality	Capital	Profitability
₹ 13,648 Cr AUM 21% | 4%	1.93 L Customers 17 % | 3%	1.70% GNPA 21 bps | 18 bps	₹ 5,198 Cr Net-Worth 18% | 3%	₹ 351 Cr PPoP 18% | 2%
₹ 1,053 Cr Disbursement 36% | -15%	4,094 Employees 19 % | 8%	1.29% NNPA 17 bps | 14 bps	70.0% CRAR* 0 bps | -104 bps	₹ 261 Cr PAT 19% | 0%
17.1% Yield -27 bps | -6 bps	372 Branches 71 | 33	25.0% PCR#	8.0% CoB -58 bps | -6 bps	7.8% RoA -13 bps | -41 bps
9.0% Spread 31 bps | 0 bps	7 States & UTs - | -	1.03% ECL^ - | -	AA (ICRA) Stable / AA (CARE) Stable Credit Rating	20.4% RoE 26 bps | -83 bps

* Standalone basis | # On Gross Stage III Loans | ^ Computed on the combined basis of Stage I, Stage II, and Stage III assets |

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- About Us
- Organizational Overview
- Technology, Risk, Underwriting & Collections
- Business Highlights
- Financials, Treasury & Capital Management
- Sustainability

Introduction



Providing home and small business loans to primarily self-employed customers in semi-urban areas for past 16 years



Focused on home loan for the first time buyers.



Regulated by RBI and NHB.
Run by professional management backed by strong Board, Founder Promoter and marquee investors.



Enhancing momentum in Maharashtra and Odisha, while sustaining leadership in the South to strengthen the growth trajectory



Sustainable return profile supported by a diversified product mix and varied customer income profiles

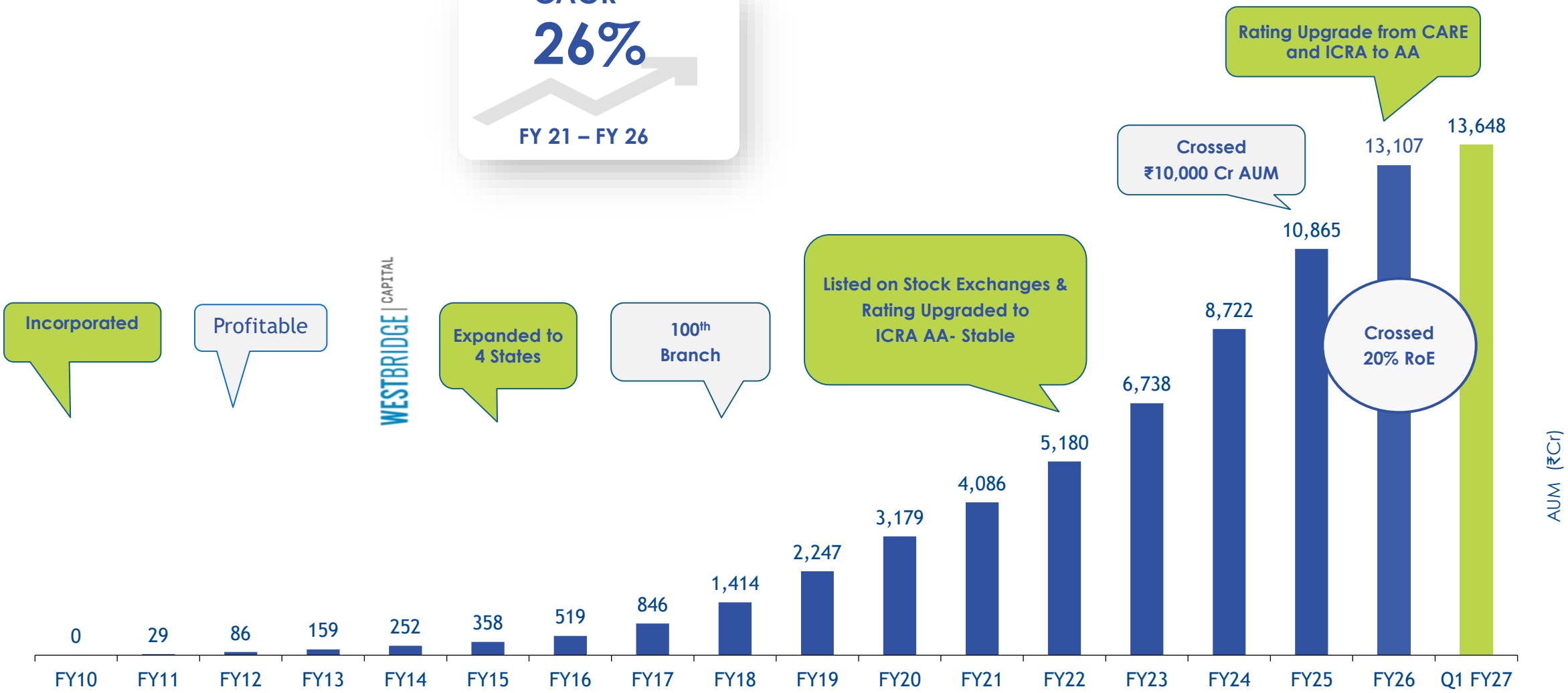
Focused on Self-employed borrowers in Tier-II/III/IV locations

80% Self-Employed	**1.93L** Customers	**73%** LIG
6&1 State & UTs	**372** Branches	**4,094** Employees

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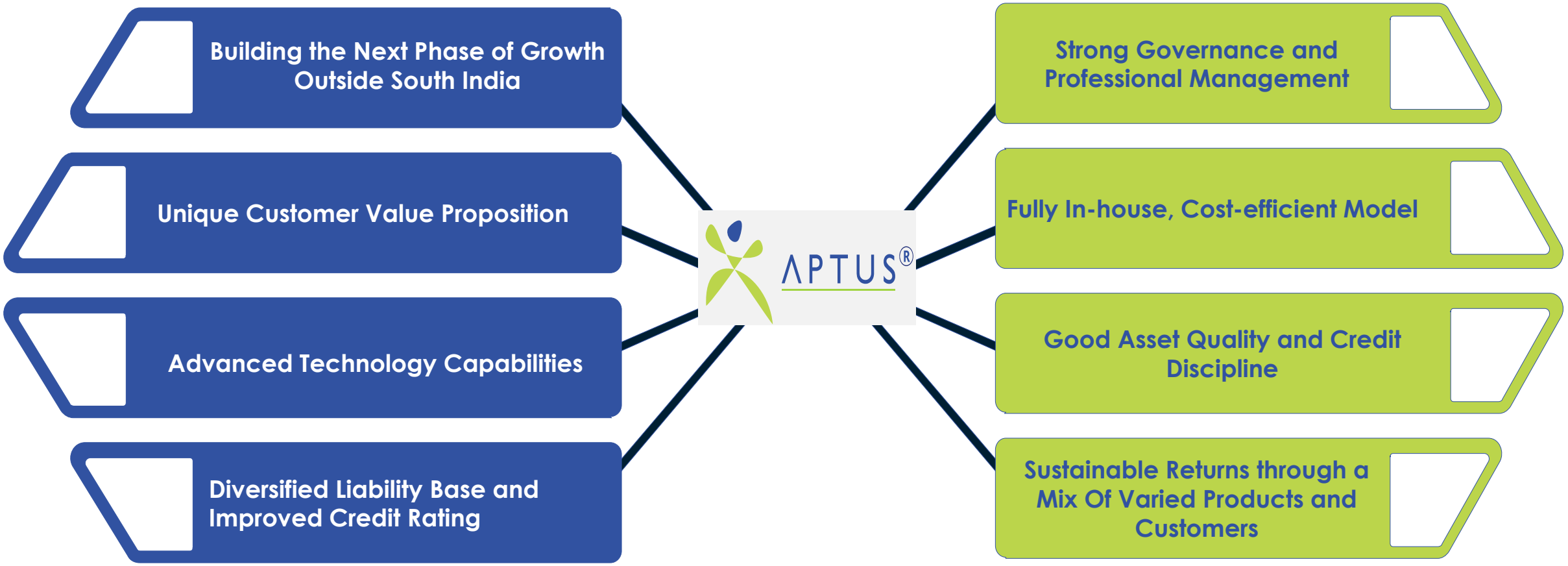
Our Journey

CAGR
26%
FY 21 – FY 26



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Key Strengths



Key Growth Strategies

Continued Focus on HL & Strengthen focus on SBL

- Large headroom in **retail segment**
- **Diversified product, Income Stream** from HL and SBL
- Ticket size **in ₹8 – 20L** range in HL and SME
- Different categories of **customer profiles** designed to grow business while effectively managing risk

Deepen presence in existing states and expand into newer markets

- Pursue the **strategy of contiguous growth** and deep penetration
- Contiguous **expansion in new markets** – Maharashtra and Odisha
- **Increase Market Share** in existing markets

Strengthen Sourcing & Product Portfolio

- **Increase ATS** across segments.
- Pursue **alternate channels** via **connectors, digital marketing**, Customer and Bandhu Apps
- Explore opportunities to introduce **new lending products**

Continued focus on productivity & Credit Cost

- **Credit focused** organization
- Focus on **productivity** in existing branches through **better employee retention**
- Focus on **Credit Cost and Opex**
- Continue to pursue **reduced cost of funds, diversified sources of funding and rating upgrades**

Historical Performance

₹Cr

Particulars	FY 21	FY 22	FY 23	FY 24	FY 25	FY26	Q1 FY27	CAGR
No. of Branches (#)	190	208	231	262	300	339	372	
No. of Customers (#)	58,069	83,565	1,07,146	1,33,499	1,61,597	1,87,889	1,92,950	
Disbursements	1,298	1,641	2,395	3,127	3,604	4,009	1,053	
AUM	4,068	5,180	6,738	8,722	10,865	13,107	13,648	26%
Total Income	655	840	1,135	1,409	1,799	2,246	611	
Interest Expenses	(207)	(209)	(276)	(388)	(541)	(648)	(170)	
Net Income Margin	**449**	**632**	**859**	**1,021**	**1,258**	**1,598**	**441**	**29%**
Operating Expenses	(98)	(117)	(165)	(207)	(255)	(324)	(90)	
ECL Prov ./Write -Off's	(6)	(34)	(40)	(22)	(28)	(62)	(21)	
Profit Before Tax	**345**	**480**	**654**	**793**	**975**	**1,211**	**329**	
Profit After Tax	**267**	**370**	**503**	**612**	**751**	**943**	**261**	**29%**
Ratios (%)								
NIM to Assets	**12.4%**	**13.7%**	**13.9%**	**13.4%**	**13.0%**	**13.3%**	**13.2%**	
Opex to Assets	2.7%	2.5%	2.8%	2.7%	2.6%	2.7%	2.7%	
Cost to Total Income	15.3%	13.9%	14.6%	14.6%	14.2%	14.4%	14.8%	
Credit Cost to Assets	0.2%	0.8%	0.7%	0.3%	0.3%	0.5%	0.6%	
Return on Assets (PBT)	**9.5%**	**10.4%**	**10.5%**	**10.4%**	**10.0%**	**10.1%**	**9.8%**	
Return on Assets (PAT)	**7.4%**	**8.0%**	**8.4%**	**8.0%**	**7.7%**	**7.9%**	**7.8%**	
GNPA	0.70%	1.19%	1.15%	1.07%	1.19%	1.52%	1.70%	
NNPA	0.49%	0.88%	0.86%	0.80%	0.89%	1.15%	1.29%	
ROE	**14.5%**	**14.5%**	**16.3%**	**17.3%**	**18.8%**	**20.1%**	**20.4%**	

Note : GNPA for FY21 as per old RBI norms. Asset Ratio based on Avg. AUM. CAGR is computed for the period FY 21 to FY26.

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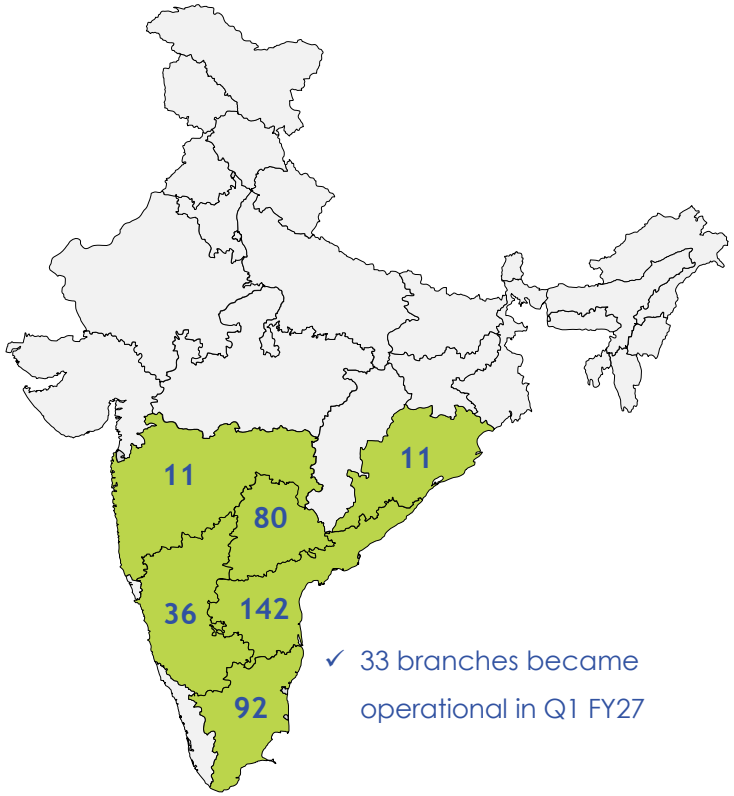
Granular Book With Niche Customer Focus

	Home loan	Quasi Home Loan	Small Business Loan
Target Segment	Self-employed Low/Middle Income Families Tier-2/3/4 cities	Self-occupied residential property Home construction/purchase Tier-2/3/4 cities	Self-employed Primarily used for business purpose Tier-2/3/4 cities
Average Ticket Size (₹ Lakh)	9.7	10.1	9.1
Average Tenure (Years)	9.4	9.4	9.0
Average LTV	~40%		
Key customer Trait	First time home buyers in peripheries of Tier-2/3/4 cities	Proceeds primarily used for home construction/purchase	Loans for New business/Business expansion

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Distribution

Contiguous Branch Expansion



- ✓ 33 branches became operational in Q1 FY27

Map not to scale

Vintage	Branches (#)	Avg. AUM /Br. (₹Cr)
<1 Year	74	3.5
1-3 Year	73	21.4
>3 Year	225	52.6

Contiguous Branch Expansion Strategy

- ✓ We follow a contiguous expansion strategy to grow our presence.
- ✓ Before entering a geography, the following key factors are considered,
  - ✓ Regional demographics, urbanization levels, and competitive intensity.
  - ✓ Loan delinquency trends are analyzed to assess borrower repayment behaviors.
  - ✓ Branch additions will largely be focused on the new markets like Maharashtra and Odisha, in addition to the underserved pockets of the states like Telangana and Andhra Pradesh.

AUM (Split)			
State	**FY 25**	**FY26**	**Q1FY27**
Andhra Pradesh	42%	43%	43%
Tamil Nadu	33%	31%	31%
Telangana	16%	17%	17%
Karnataka	8%	8%	8%
Odisha & Maharashtra	0%	1%	1%
Total AUM (Rs Cr)	**10,865**	**13,107**	**13,648**

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Fully In-house Model

Fully In-House Team..

2,362	Business Origination
382	Credit
325	Legal & technical
787	Collection
238	HO / Operations

...Leading to Desired Business Outcomes

01 Pricing Power

02 Reduced TAT

03 Low Takeover

04 Reduced Operational Risk

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Technology Landscape

Customer Relationship & Service

Automated CRM and customer service requests

Digital Marketing

Lead generation through Campaigns. Brand, Product and service awareness.
Lead Enrichment

Business Intelligence & Analytics

"Power BI" Analytics Platform.
ML-based bounce prediction





Customer Onboarding

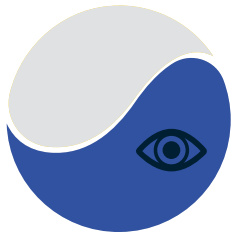
A mobile-first fully integrated digital LOS for customer on-boarding.
Lead Management / Sanctions / Disbursements

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Human Resources

Human resources management system application - Employee travel/conveyance settlements fully automated





Credit Underwriting

Credit bureau, Account aggregator, ULI framework, Deed verification, Property location,



Lending Software

End-to-end software solution

Collections App

Voice Bots, Pre-due & Post-due calling, Digital collection through CRM, Payments Automation via Bharat Bill Pay, Google Pay, Paytm etc.

Our Tech Partners

NOVAC® TECHNOLOGY SOLUTIONS · Perfios Lead · Leap · nü · CAMSfinserv · Leegality · SignDesk® · tuskmelon · Razorpay · BBPS BHARAT BILL PAYMENT SYSTEM

Mobile-First Fully Digital LOS

Omni – Channel Lead Sourcing



Customer App — 5.8%
Existing Customer Referrals through customer service APP

Bandhu App — 12.6%
Referral `App to generate leads Unifying construction ECO System

Digital Marketing — 4.1%
Lead generation via Social Media & Digital Marketing

Connector Channel — 8.0%
Lead generated via the newly launched connectors channel

Organic-Sourcing – Digital LOS — 69.5%
In-house Sourcing through our sales executives

Credit
Account Aggregator
CIC (Credit Information Companies)

Legal
Digital Agreements

Digital On-boarding
E-KYC/C-KYC
OCR
Bank A/c verification

Technical
Identification, Geo-tagging and Dimensions of Property
On-Field Technical valuation report

Disbursements
E-Nach
E-Sign
UPI Mandates

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Technology Update

Fully Digital LOS



Key Features

- Complete lead lifecycle visibility
- Auto lead allocation system
- Digital application & docs. upload
- Integrated APIs for KYC, UPI, E-NACH
- Real-time analytics dashboards
- Lower cheque bounce rates
- Improved collections & compliance
- Faster TAT & process discipline

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Risk & Data Science Backed Centralized Underwriting

Risk Management

- Comprehensive customer profiling based on 60+ predefined customer profile templates.
- Stage-wise disbursement through technical visits
- Multiple touch points to ensure thorough verification in underwriting process

Tech - Intervention

- Technology-enabled underwriting supported by an integrated credit evaluation platform.
- Integration of credit score card with lending application for easier credit evaluation
- Analyzing profiles behavior for continuous improvement of parameters through machine learning for better & faster credit decisioning

Centralized Processing

- Consistency in underwriting with expertise in state- wise analysis along with linguistic skills
- Effective training, knowledge sharing and monitoring process
- Quick adoption to process change

Loans approved within 72 hrs

> 90 %



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Robust Underwriting and Collections

100% In-House Sourcing

Lead Generation through

- Cust app, Bandhu app
- Social media
- 372 Branches
- Connector Channel

Leveraging Technology

Digital Onboarding and KYC

- A mobile-first fully integrated digital LOS for customer on-boarding.
- Integration of Real-time APIs, OCR, and Account aggregator enable an improved response time and efficient processing.
- Ensuring minimal data entry at all stages and concurrent processing of credit, technical and legal.

Stringent Credit Underwriting

Cash flow assessment

Pre & Post Disbursement

Centralized Underwriting

Lower LTVs at ~40%

Robust Collection Management System

12-18 months

Monitoring early default signs

90 DPD

Legal action / SARFAESI



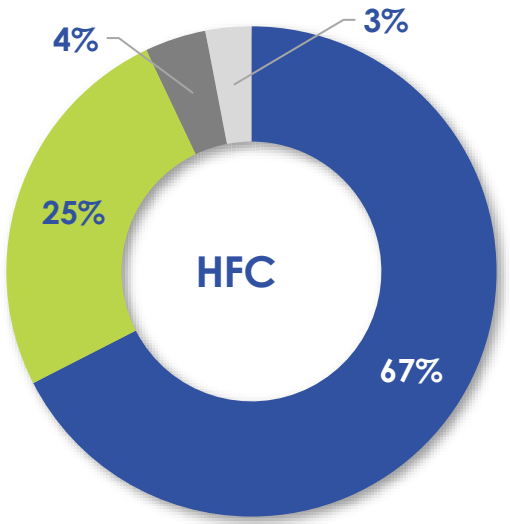
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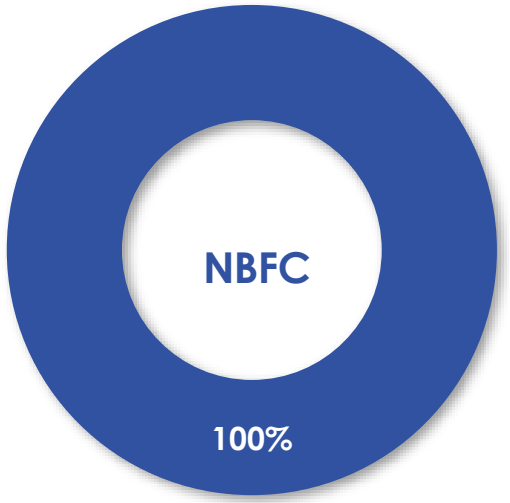
Diverse Products for Niche Segment

Secured Portfolio – Home Loans (HL) / Small Business Loans (SBL)



- Home Loans
- Quasi Home Loans
- Insurance Loans
- Top up Loans

AUM : ₹9,736 Cr



- Small Business Loans & Non-HLs

AUM : ₹3,912 Cr



LIG Customers



Largely Self Employed Customers

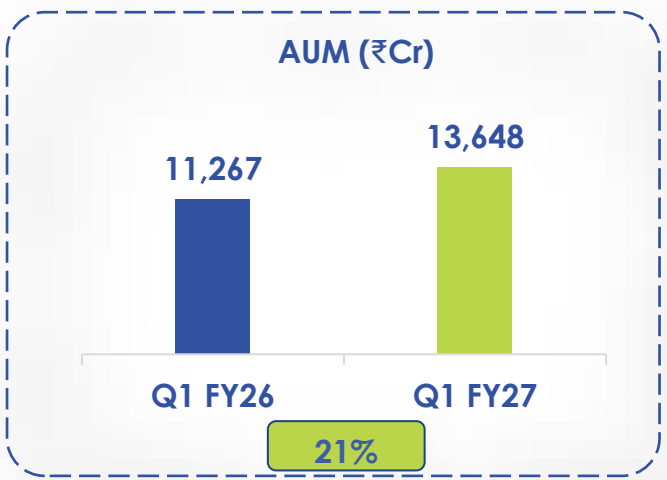


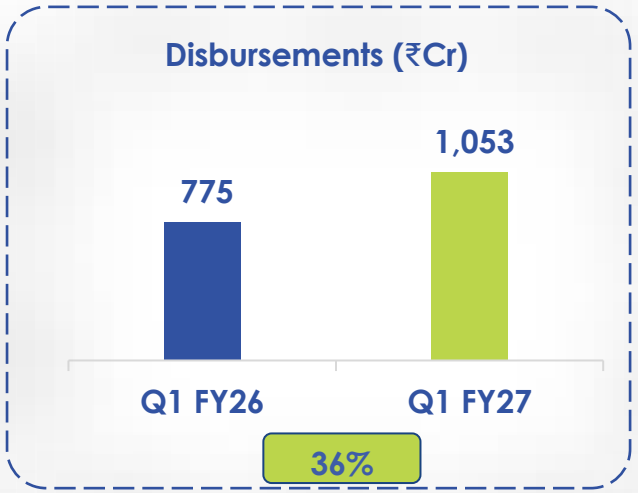
Rural Focus

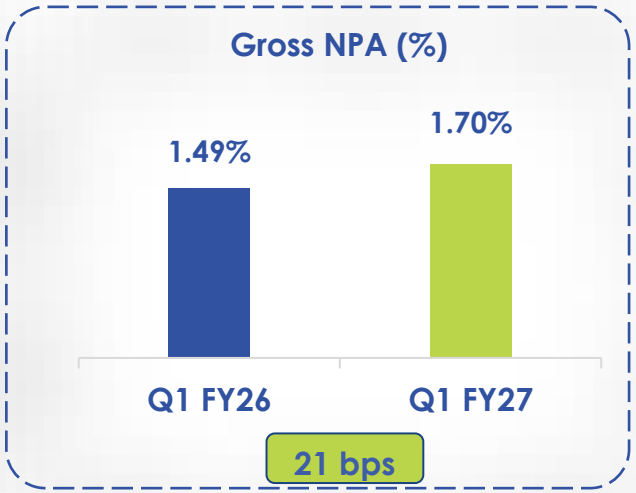
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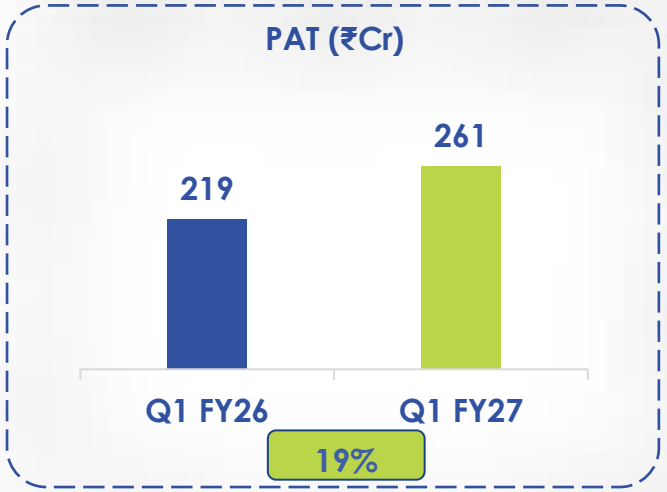
Performance Highlights : Q1 FY27

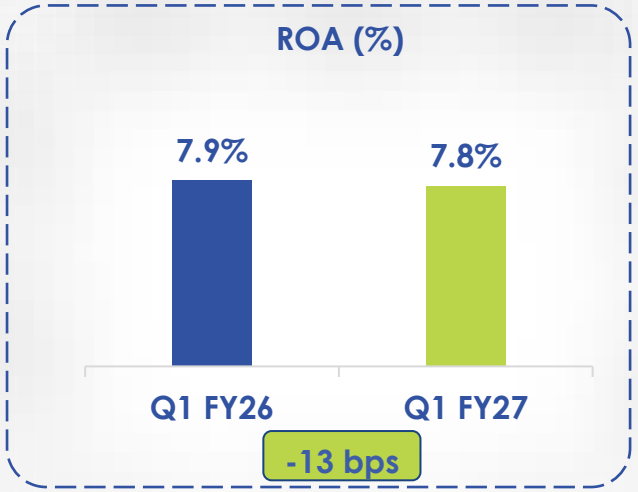
YoY QoQ

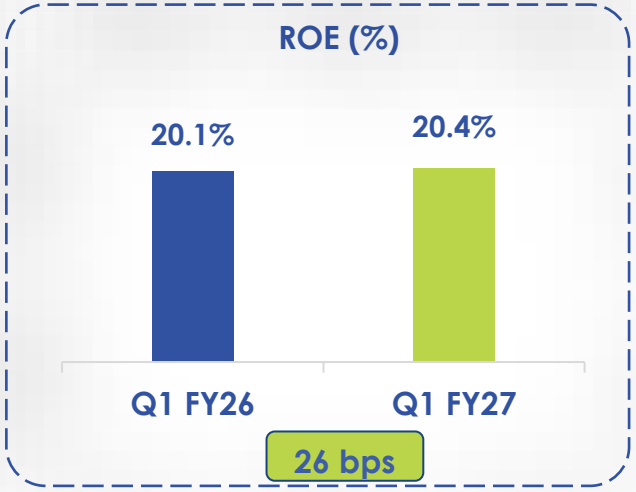






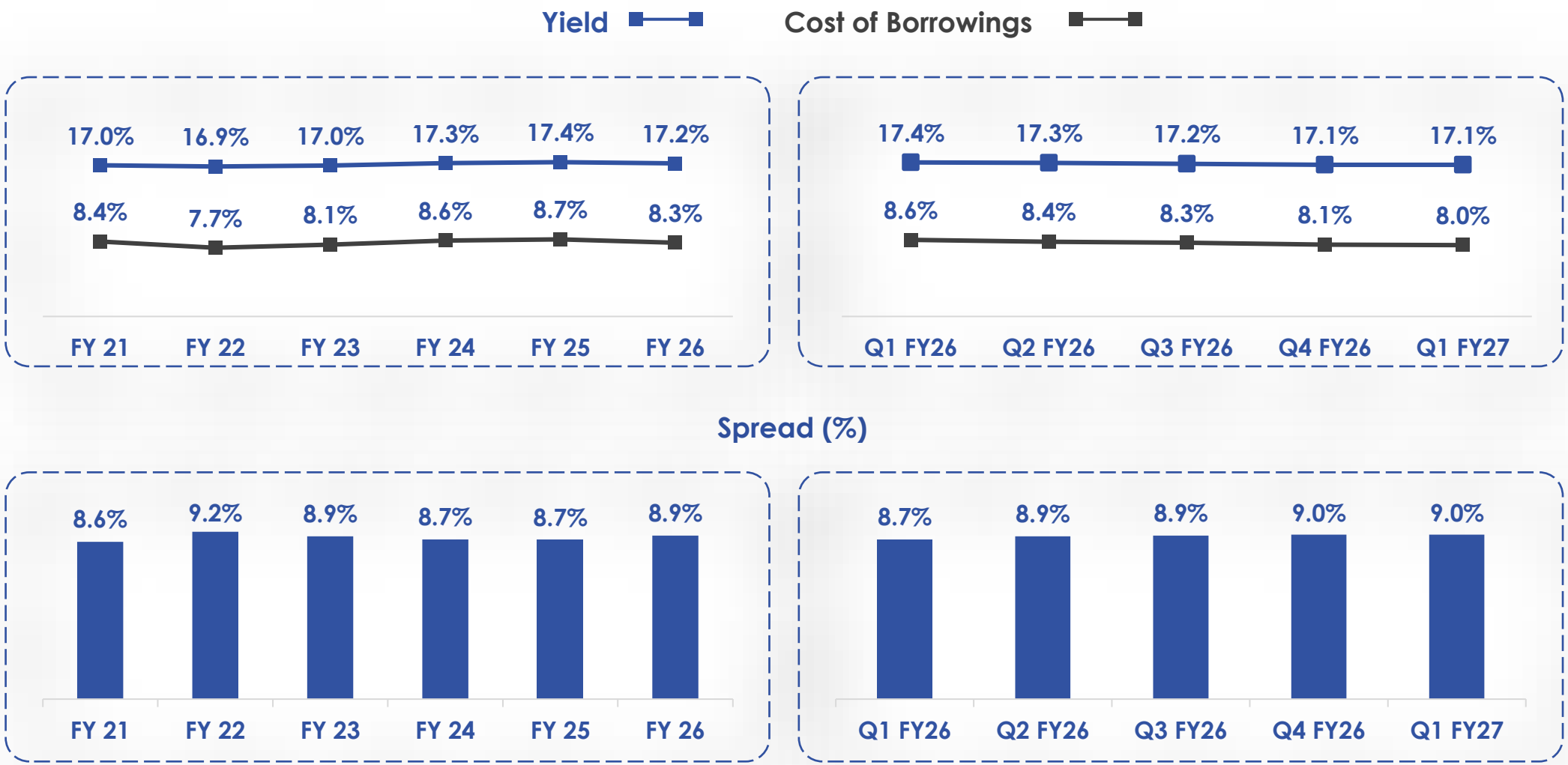






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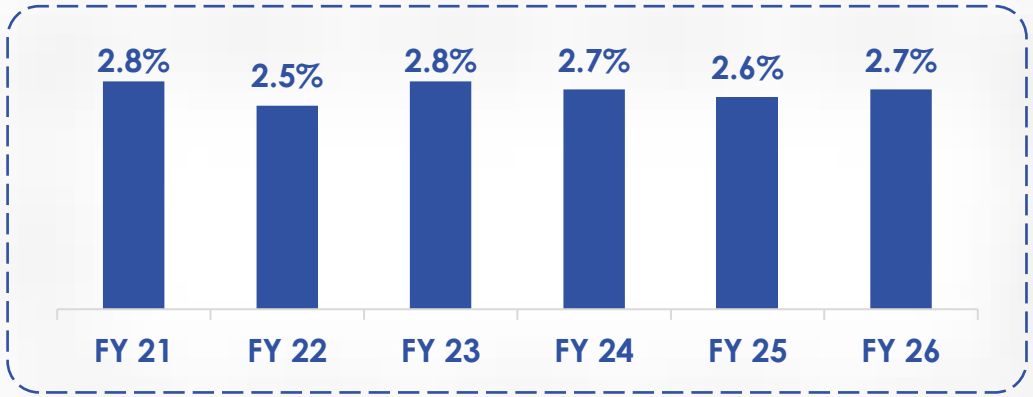
Yield, CoB & Spread

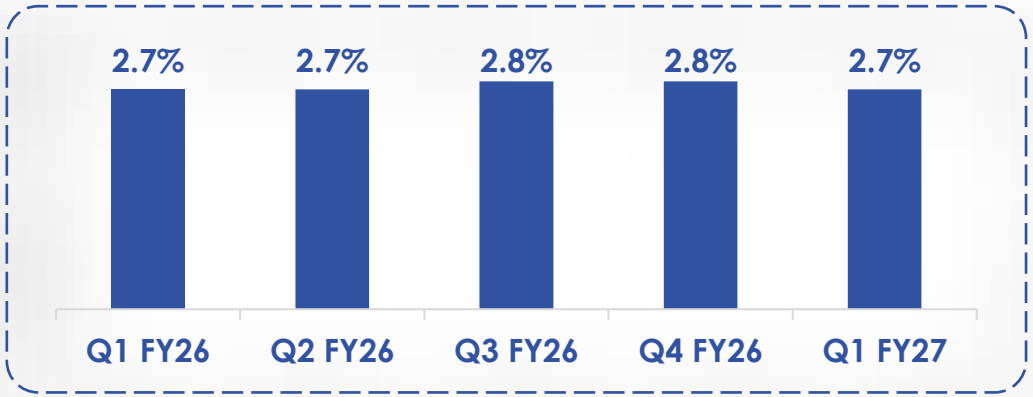


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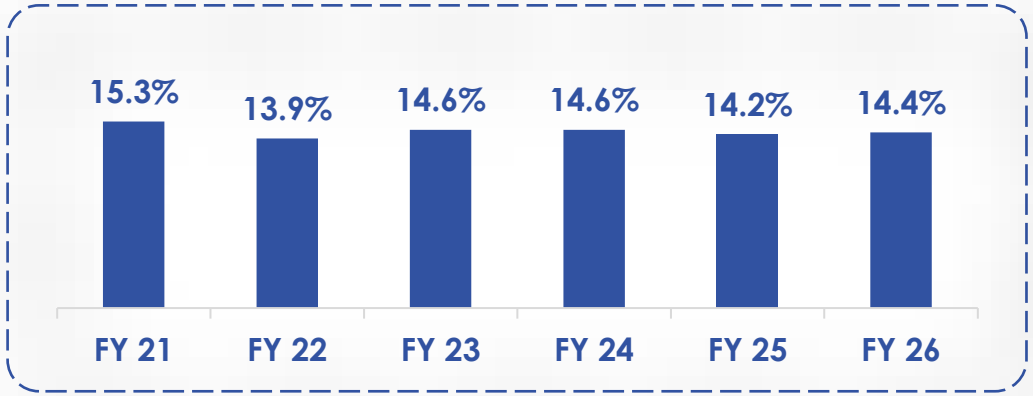
Efficient Operating Cost Model

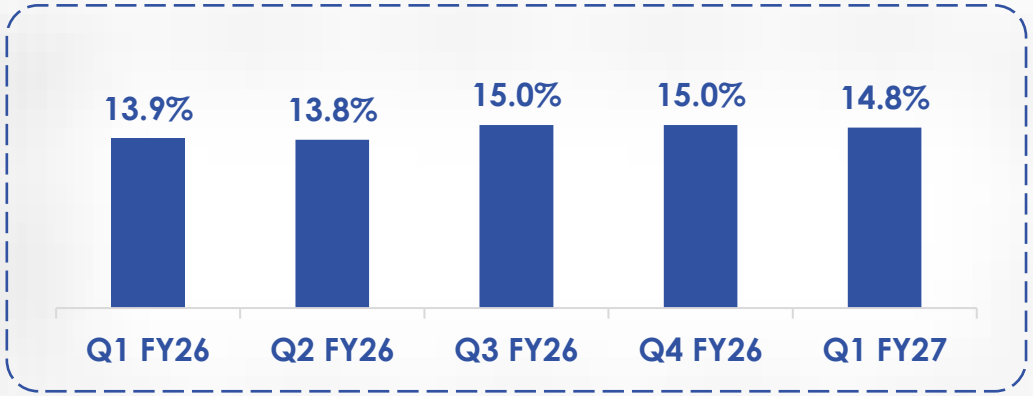
Opex to Average AUM (%)





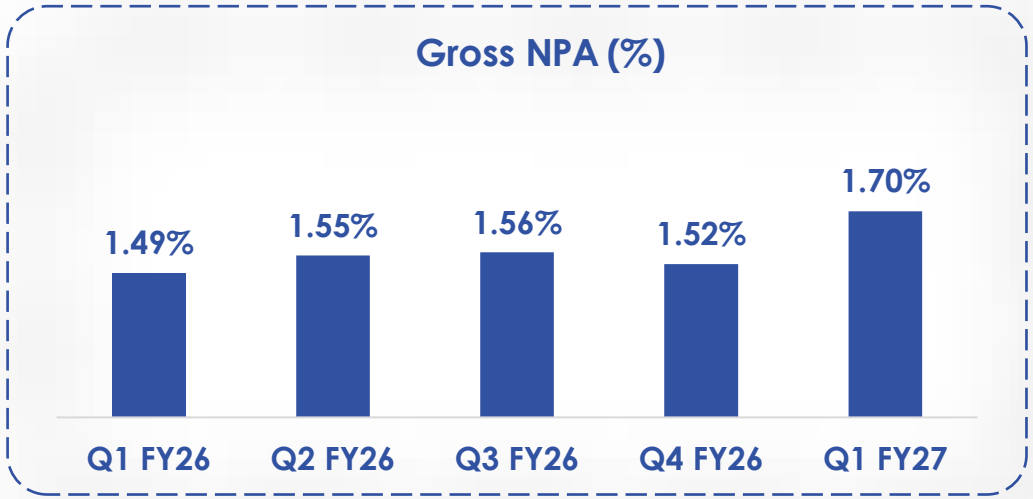
Cost to Total Income (%)

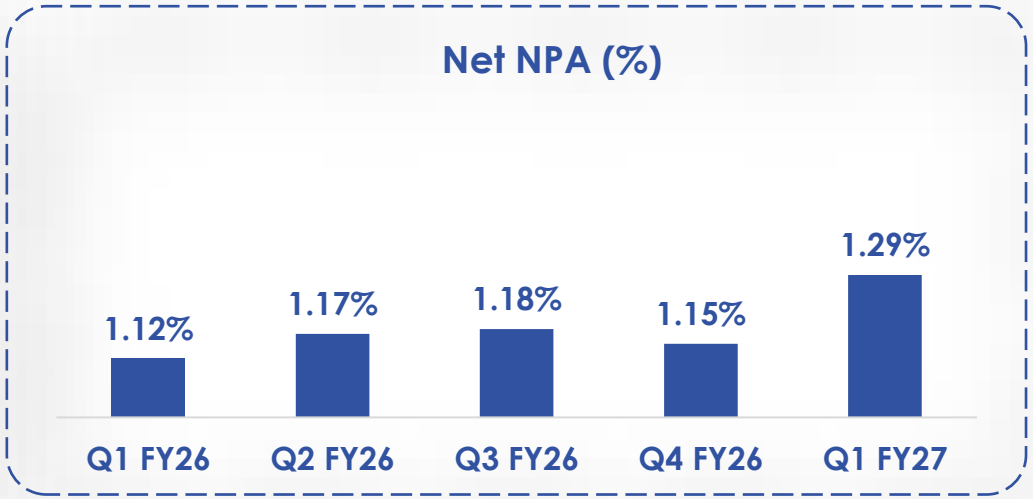


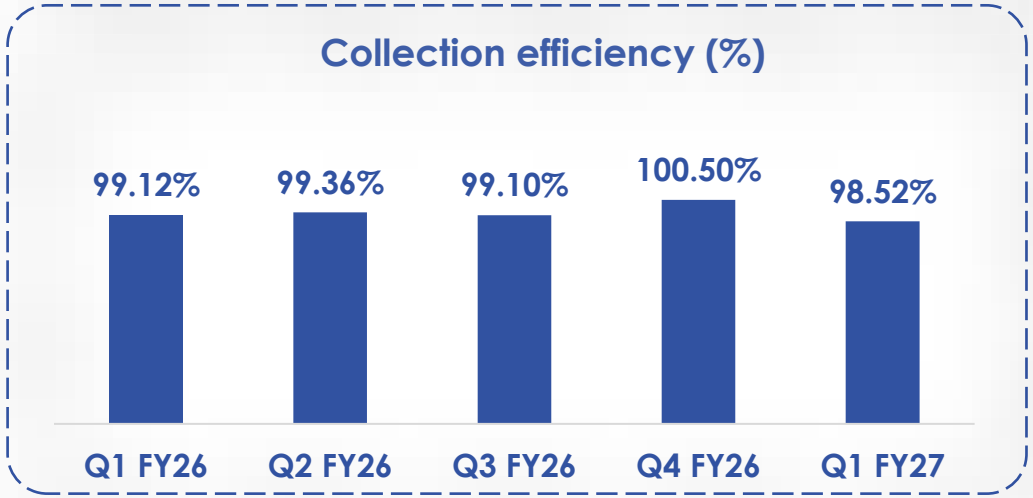


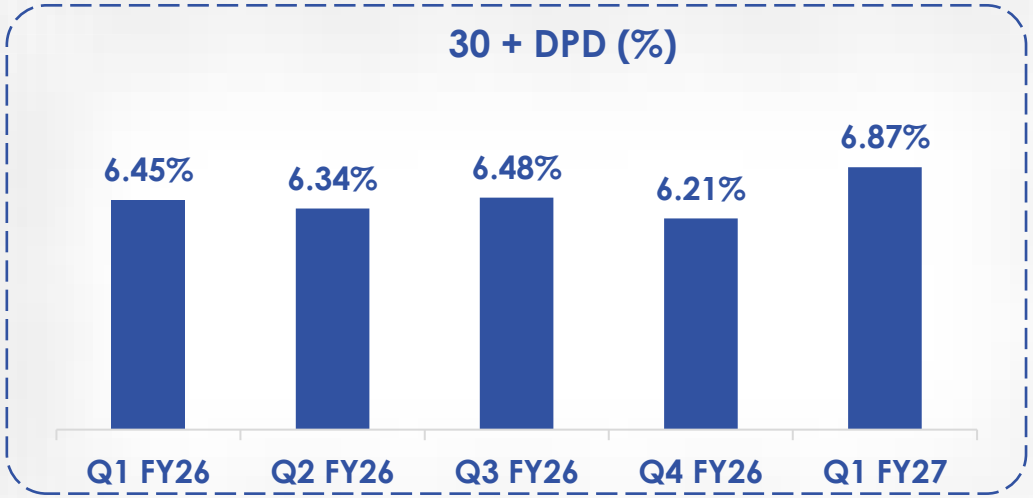
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Asset Quality









Provision for Expected Credit Loss (ECL)

₹Cr

Particulars	Consolidated As on 30-June-26	As on 31-Mar-26	As on 30-June-25
Gross Stage 3	215.3	189.1	164.8
% portfolio in Stage 3	1.7%	1.5%	1.5%
ECL Provision Stage 3	53.8	47.3	41.2
Net Stage 3	161.5	141.9	123.6
Provision coverage ratio (PCR)	**25.00%**	**25.00%**	**25.00%**
Gross Stage 2	656.5	581.3	550.6
% portfolio in stage 2	5.2%	4.7%	5.0%
ECL Provision Stage 2	48.5	45.0	42.9
Net Stage 2	608.1	536.3	507.7
Provision coverage ratio (PCR)	**7.38%**	**7.75%**	**7.80%**
Gross Stage 1	11,819.0	11,633.7	10,370.0
% portfolio in stage 1	93.1%	93.8%	93.5%
ECL Provision Stage 1	27.9	34.9	30.1
Net Stage 1	11791.1	11,598.8	10,339.9
Provision coverage ratio (PCR)	**0.24%**	**0.30%**	**0.29%**
Total Loan Book	**12,690.8**	**12,404.2**	**11,085.4**
ECL Provision	**130.2**	**127.2**	**114.2**
Provision coverage ratio (PCR)	**1.0%**	**1.0%**	**1.0%**

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Consolidated Statement of Profit and Loss

₹Cr

FY26	Particulars	Q1 FY27	Q1 FY26	Q4 FY26	Q1 FY27 Vs Q1 FY26
1,995	Interest Income	548	475	529	
122	Net Gain on derecognition of financial instruments	30	26	29	
129	Fee and Other Income	32	29	36	
(648)	Interest Expenses	(170)	(160)	(160)	
1,598	**Net Income Margin**	**441**	**370**	**434**	**19%**
(324)	Operating Expenses	(90)	(74)	(89)	
(62)	Credit Cost	(21)	(11)	(17)	
1,211	Profit Before Tax	329	286	328	
(268)	Prov. For Tax	(68)	(66)	(67)	
943	**Profit After Tax**	**261**	**219**	**261**	**19%**

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Consolidated Balance sheet

₹Cr

Particulars	As on 30-June-26	As on 30-June-25
Liabilities & Equity		
Share capital	100	100
Reserves &surplus	5,098	4,315
Net worth	**5,198**	**4,415**
Borrowings	8,236	7,101
Other Liabilities & Provisions	127	77
Total Liabilities & Equity	**13,561**	**11,592**
Assets		
Loan Assets	12,586	10,824
Fixed Assets	10	9
Liquid Assets -Bank FD's /MF's etc	676	594
Financial Assets	242	69
Non Financial Assets	47	47
Total Assets	**13,561**	**11,592**

RoA Tree (based on Avg AUM)

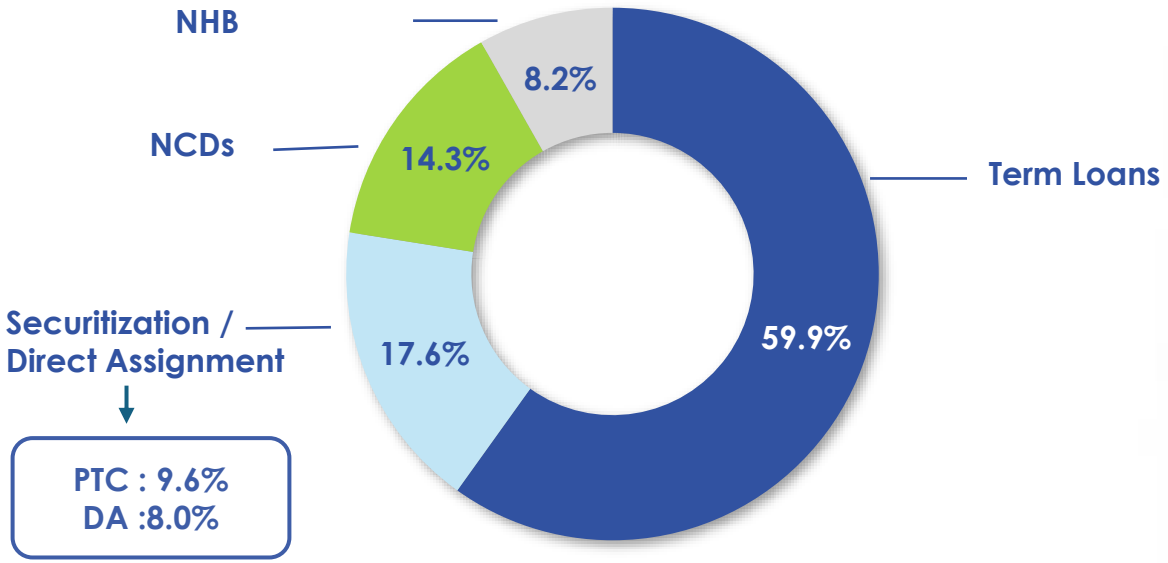
Particulars	Q1 FY27	Q1 FY26
Revenue from Operations	17.1%	17.3%
Net Gain on derecognition of financial instruments	0.9%	1.1%
Other Income	0.3%	0.4%
Total Revenue	**18.3%**	**18.8%**
Interest Expenses	(5.1%)	(5.4%)
Net Income Margin	**13.2%**	**13.4%**
Operating Expenses	(2.7%)	(2.7%)
Credit Cost	(0.6%)	(0.4%)
Profit Before Tax - RoA	**9.8%**	**10.3%**
Profit After Tax - RoA *	**7.8%**	**7.9%**
Profit After Tax - RoE #	**20.4%**	**20.1%**

* Ratio on Avg. AUM
\# Ratio on Avg. Networth

APTUS®

Robust Funding Management and Credit Profile

Diversified and Balanced Funding Mix
Sources of funds mix(%)



Avg. Tenure of Borrowings (Months)	Q1 FY27	FY26	FY 25	FY24
	80.1	80.1	80.2	80.1

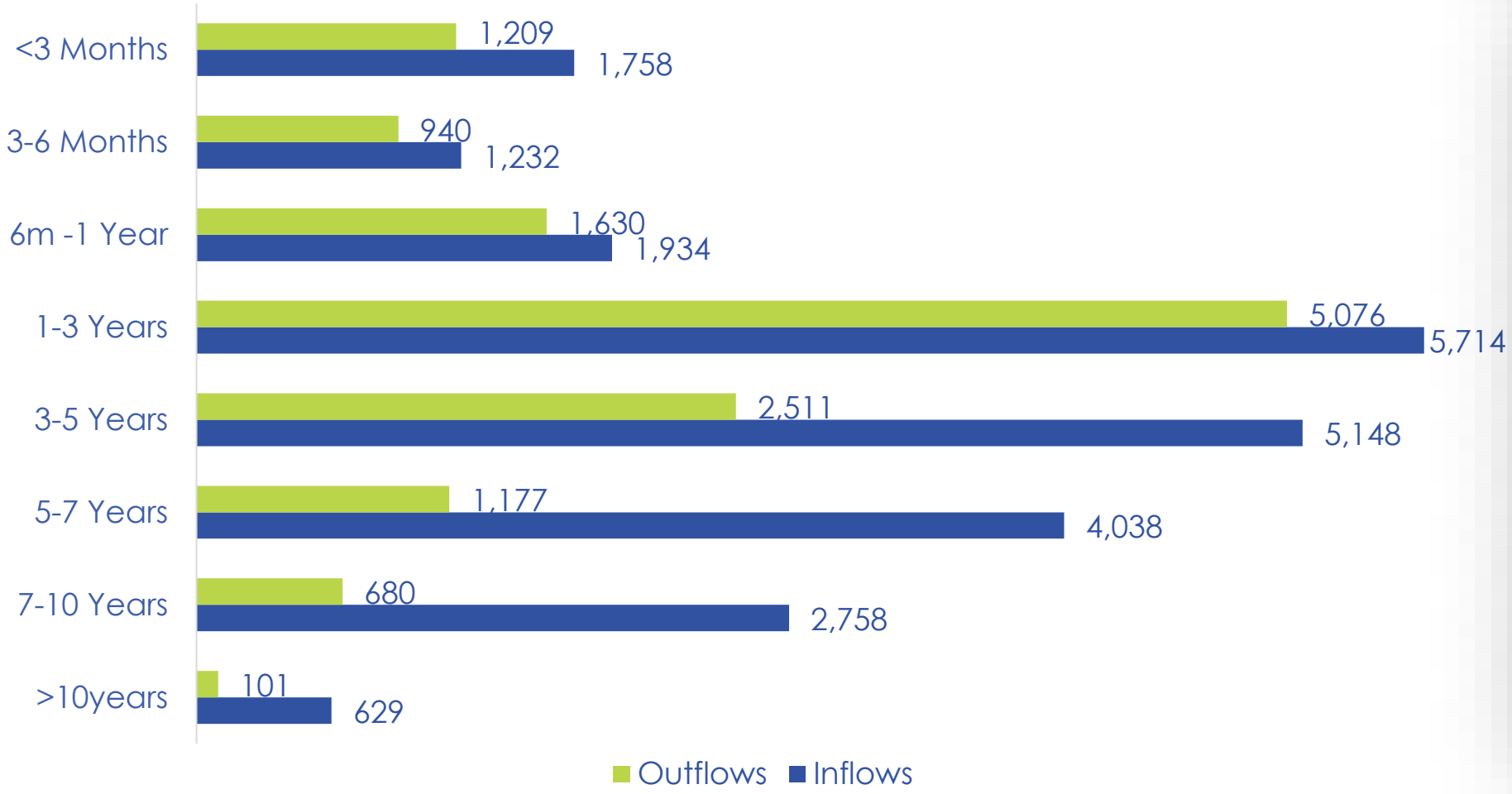
Credit Rating
(ICRA) – AA Stable
(CARE) – AA Stable

25+ Lender Relationships
No Exposure to Short term loan incl CPs

- **Refinance**: National Housing Bank, sidbi
- **Mutual Funds**: ICICI Prudential Mutual Fund, Nippon India Mutual Fund, Axis Mutual Fund
- **Insurance**: ICICI Prudential Life Insurance, Royal Sundaram General Insurance, Star Health Insurance
- **Private Sector Banks**: HDFC Bank, Axis Bank, Bandhan Bank, Federal Bank, Kotak Mahindra Bank, Yes Bank, Karur Vysya Bank, South Indian Bank, CSB Bank, IndusInd Bank, DCB Bank, ICICI Bank
- **Public Sector Banks**: SBI, Indian Bank, Canara Bank, Bank of Baroda, Bank of Maharashtra, Bank of India, Union Bank of India, UCO Bank

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Asset and Liability Maturity Pattern



(₹Cr)
Surplus
549
292
304
638
2,637
2,861
2,078
528

Position as on 30th June 2026

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Comfortable Liquidity Position/ Capital Adequacy

A. Liquidity **(₹Cr)**

Particulars	As on 30-June-26
Cash & Cash equivalents	**676.4**
Unavailed Sanctions from Banks	1257.0
Total	**1933.4**

Particulars	Q2 FY27	Q3 FY27
Opening Liquidity	1,933.4	2,077.9
Add: Loan repayment & Surplus from Operations	1,033.8	1,044.6
Less: Debt repayments & Other Outflows	889.3	1,003.1
Closing Liquidity	**2,077.9**	**2,119.5**

₹2,119.5 Cr
Surplus available for business up to December 2026

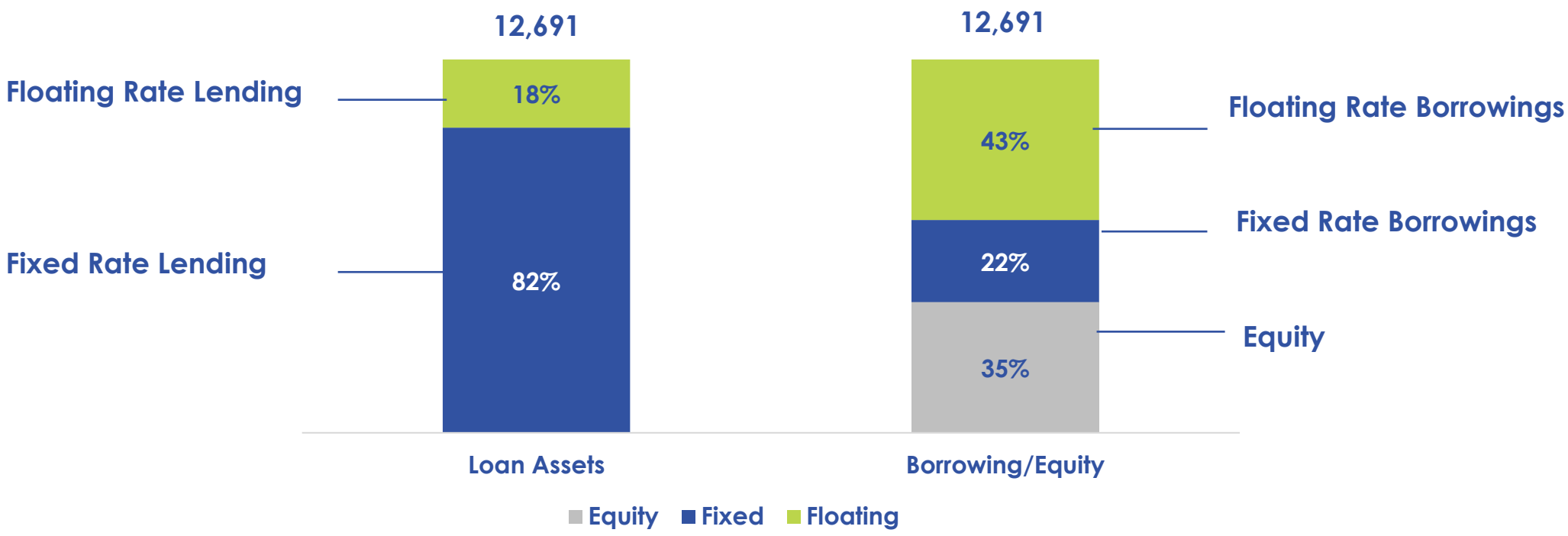
B. Capital Adequacy

Capital Adequacy as on 30th June 2026 – 70.0%

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Fixed Vs Floating (Assets Vs. Liabilities)

Loan Assets & Borrowings (₹Cr)
30th June 2026



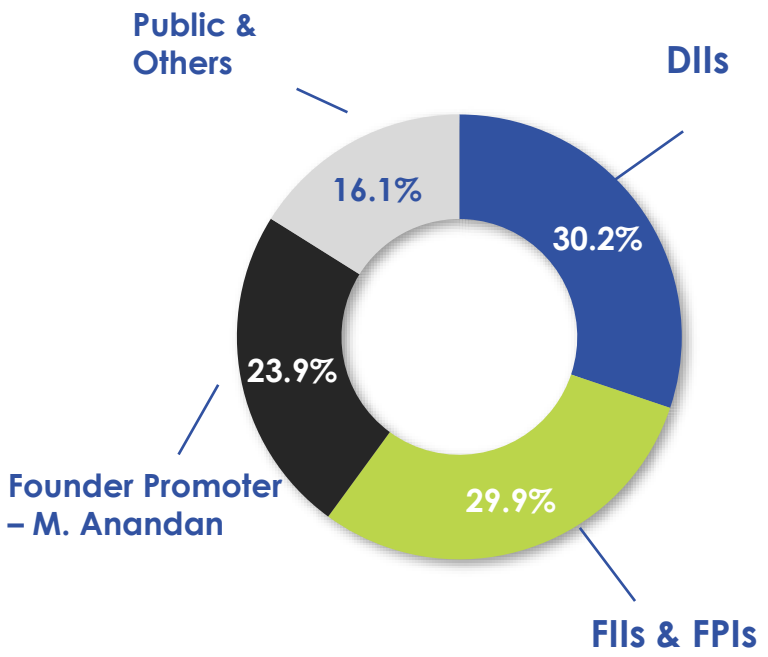
Introduce Hybrid Rate Loan Products alongside existing Fixed and Floating Rate Loans to better manage interest rate risk

Gap between Loan Assets & Borrowings filled by a portion of Equity

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Diverse Investor Base

Shareholding as on 24th July'26



Founder Promoter	Holding (%)
M. Anandan	23.9

DIIs	Holding (%)
SBI MF	9.4
Kotak MF	4.8
Aditya Birla MF	2.8
Bandhan MF	1.8
Nippon MF	1.3
ICICI Pru MF	1.3
Tata AIG	1.2
Axis MF	1.1
HDFC MF	1.0

FIIs & FPIs	Holding (%)
Malabar	5.4
Govt. Pension Fund Norway	3.2
Vanguard US	3.1
Capital Research	2.7
Aberdeen	2.6
Arohi	2.6
Ward Ferry	2.2
Blackrock US	1.8
Border to Coast	1.2
KIA Kuwait	1.1

APTUS®



- About Us
- Organizational Overview
- Technology, Risk, Underwriting & Collections
- Financials, Treasury & Capital Management
- Business Highlights
- **Sustainability**

Sustainability

Financial Inclusion

- ✓ Underserved borrowers
- ✓ Expanding access in Tier 2, 3, 4 towns

Sustainable Practices

- ✓ Digital processes
- ✓ Resource conservation initiatives

Customer-Centric Social Impact

- ✓ Borrower empowerment
- ✓ Transparent lending processes

Employee Welfare

- ✓ Safe work environment
- ✓ Career progression opportunities

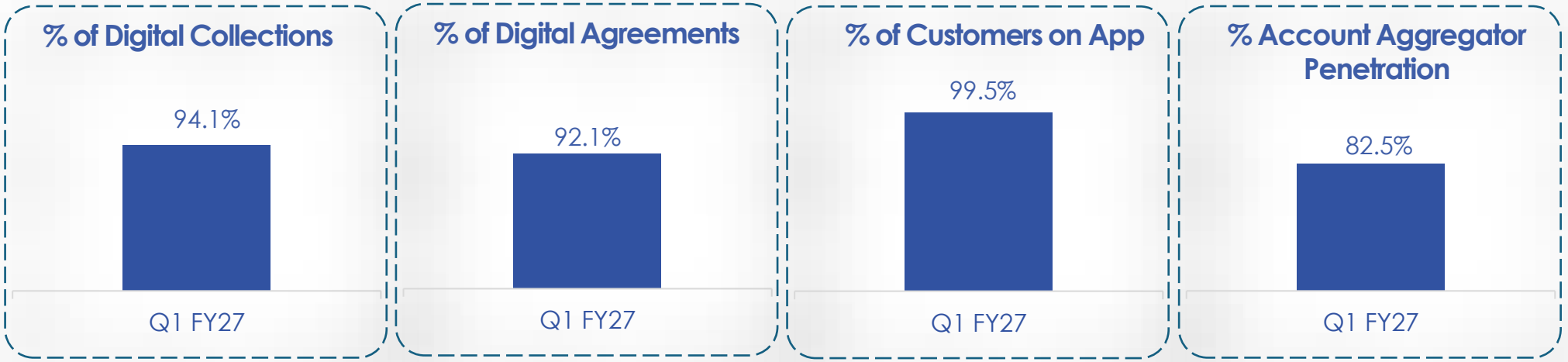
Strong Corporate Governance

- ✓ Board oversight & structures
- ✓ Transparent practices

Regulatory & Risk Compliance

- ✓ RBI/NHB Compliance
- ✓ Risk Management

Digital Initiatives for a Greener Tomorrow



E-Nach Mandate

100%

e-KYC & e-Signature

- ✓ Faster onboarding
- ✓ Paperless verification

e-Stamping & e-NACH

- ✓ Digital agreements
- ✓ Auto-debit feature

Customer App

- ✓ Loan journey managed digitally and end-to-end

Bandhu App

- ✓ Field operations digitized and streamlined

HRMS Platform

- ✓ Employee lifecycle managed digitally

APTUS®

Building Social Capital

Financial Inclusion

- Promoting financial access in underserved areas
- Empowering informal sector workers and small businesses
- Focused on Tier 2, 3, and 4 locations



Self-employed



LIG

Corporate Social Responsibility

- Strengthening access to inclusive and quality education
- Building employability and self-reliance
- Expanding access to affordable and advanced healthcare
- Enabling sustainable livelihoods and income security
- Empowering underserved communities
- Bridging structural gaps in education, healthcare, mobility, and livelihoods

Employee Welfare

- Hiring local talent in rural and semi-urban areas
- Identifying and training employees from local micro markets
- Encouraging women as applicants or co-applicants
- Promoting gender diversity across all functions
- Significant representation of women employees' company-wide
- Implemented ESOP plan to retain employees





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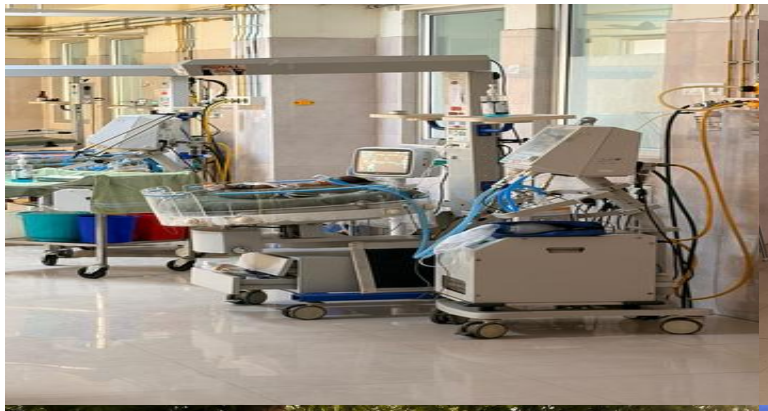
Creating Lasting Impact



Education Upliftment

- Tribal education empowerment
- Learning environment
- enhancement
- Classroom infrastructure expansion
- Student mobility solutions
- Residential campus development
- Interactive learning facilities
- Teacher welfare support
- Educational ecosystem strengthening

Enabling Better Health









Community Development

- Critical care infrastructure
- Advanced medical equipment
- Neonatal care enhancement
- Clinical laboratory modernization
- Organ transplant support
- Mobile healthcare outreach
- Patient care excellence
- Sustainable hospital infrastructure

Strong Governance Culture

Committees

Board Level

- Audit
- Nomination and Remuneration
- Corporate Social Responsibility
- IT Strategy Committee
- Risk Management Committee
- Resourcing and Business
- Stakeholders Relationship
- Related Party Transactions

Management

- ALCO
- Grievance Redressal
- Internal complaints (POSH)
- IT steering
- IT security
- Wilful defaulter identification
- Wilful defaulter review
- Special committee for fraud risk management

Corporate Governance

- Diverse board with tech, finance, risk expertise
- Our board enhances corporate visibility, image, and governance, building trust with external stakeholders.
- Our board ensures robust risk management and provides objective oversight across the organization.
- We have board-approved policies to promote transparency, responsibility, and accountability.

(Link to the policies)

Resilient & Compliant Leadership

- Dedicated CRO for risk identification and mitigation
- CCO monitors compliance regularly and thoroughly
- Independent internal audit function
- Regular branch and business audits
- Experienced leadership across business, IT, legal, HR
- Clean track record with zero loan defaults
- No audit qualifications in financial reports
- No restatement of financial statements reported

Annexures



Strong Corporate Governance, Distinguished Board

Chairman



M. Anandan
Executive Chairman

Non-Executive Independent Directors



Mona Kachhwaha
Director –Ujjivan SFB, UC Investment Management



Anand Raghavan
Former partner – Ernst & Young
Former VP – Sundaram Finance



Natarajan Ramasubramanian
Former GM, RBI

Non-Executive Independent Directors



Subba Rao
Former CEO Cholamandalam MS Risk Services



Mukul Mathur
Founder & Partner – ZeroT Plus Technologies,
Former VP - IBM

Managing Director



P. Balaji
Managing Director

APTUS®

Experienced Professional Management



P. Balaji
Managing Director
30+ yrs of experience

Several years of experience in financial Services including HFC



C.T. Manoharan
ED & Chief Business Officer
30+ yrs of experience
Rich experience in housing finance industry across sales, channel and distribution management



V. Krishnaswami
Chief Technology Officer
25+ yrs of experience
Experience in strategizing and implementing tal technology solutions, IT designs and infrastructure



Sundara Kumar V
Sr. Vice President – Legal, Technical & Receivables
25+ yrs of experience
Legal experience in Mortgage finance, SARFAESI and arbitration procedures in management of collections



Krishna Kishore S
Vice President – Risk & Operations
15+ yrs of experience
Experience in areas of Credit & underwriting, Portfolio and Risk management of Mortgage products



Naveen Kumar R
Vice President – Operations & Compliance
14+ yrs of experience
Experience in Housing Finance Industry specific to Operations, Customer Service, Portfolio analytics and LOS/LMS



Sanjay Mittal
Chief Financial Officer
20+ yrs of experience
Experience in Finance, Accounts, Treasury, Investor Relation, Corporate Strategy & Planning



John Vijayan
Chief Risk Officer
30+ yrs of experience
Experience in Financial Services in the areas of Risk Management, Internal Audit , Operations & Finance



N. Srikanth
Sr. Vice President – HR
30+ yrs of experience
Experience in HR planning, recruitment, training, induction, employee relations and engagement



Srinivasan K
Vice President – Credit
20+ yrs of experience
Rich experience in areas of Credit & Risk Management, Fraud Control and operations in retail finance



Vijayaraghavan Kannan
Head Internal Audit
15+ yrs of experience
Experience in Audit & Assurance, Tax, Regulatory compliances and Risk management

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THANK YOU





For further information, please contact:

Investor Relations – Aptus Value Housing Finance
investorrelations@aptusindia.com